



Order Filed on June 10, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**  
*Formed in the State of Florida*  
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*Attorney for Secured Creditor*

In re:

Robert A. Roche and  
Christina Roche

Debtors.

Chapter: 13

Case No.: 19-10621-VFP

Hearing Date: June 4, 2020

Judge Vincent F. Papalia

**CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: June 10, 2020**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Debtor: Robert A. Roche and Christina Roche  
Case No.: 19-10621-VFP  
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF  
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing, LLC, as servicer for Morgan Stanley Mortgage Loan Trust 2007-7AX, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee (“Creditor”), and whereas the Debtor and Creditor seek to resolve the COD, it is hereby stipulated and agreed to that:

1. As of May 13, 2020, the total post-petition arrearage on the underlying loan secured by the mortgage on the following property, **17 Shawnee Path, Millington, NJ 07946** (“Property”), was **\$31,077.83**.

2. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant’s interest in the Property provided that the Debtor complies with the following:

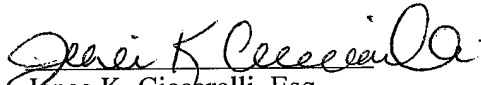
- a. On or before July 31, 2020, cure the entire post-petition arrearage amount by paying the same directly to Creditor;
- b. Resume making the ongoing contractual payments due to Creditor as each becomes due, beginning with the June 1, 2020 payment; and
- c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.

3. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, P.O. Box 636007, Littleton Colorado, 80163**.

4. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

5. If the Debtor fails to cure the default within seventy-two (72) hours after Creditor provides Debtor, Debtor's counsel or an agent of Debtor's counsel, with telephonic or written notice of the failure to make the payment due, Creditor may submit a proposed order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the Property.

**STIPULATED AND AGREED:**

  
Jenee K. Ciccarelli, Esq.  
Ciccarelli Law, PC  
47 Park Avenue, Suite 304  
West Orange, NJ 07052

/s/Gavin N. Stewart  
Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Robert A Roche  
Christina Roche  
DebtorsCase No. 19-10621-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2020.

db/jdb +Robert A Roche, Christina Roche, 17 Shawnee Path, Millington, NJ 07946-1525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-7AX, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Gavin Stewart on behalf of Creditor Specialized Loan Servicing, LLC, as servicer for Morgan Stanley Mortgage Loan Trust 2007-7AX, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association bk@stewartlegalgroup.com

Jenee K. Ciccarella on behalf of Joint Debtor Christina Roche info@jc-lawpc.com, nadiafinancial@gmail.com/k.jr76568@notify.bestcase.com

Jenee K. Ciccarella on behalf of Debtor Robert A Roche info@jc-lawpc.com, nadiafinancial@gmail.com/k.jr76568@notify.bestcase.com

John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-7AX, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9